UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Scott D. Sherman, Esq.

Attorneys for Debtors,

Minion & Sherman Attorneys at Law 33 Clinton Road, Suite 105 West Caldwell, NJ 07006 973-882-2424 Fax 973-882-0856 e-mail: ssherman@minionsherman.com Order Filed on August 2, 2017 by Clerk U.S. Bankruptcy Court District of New Jersey

In Re:

DOMENICO LOMUSCIO,

Debtors.

Case No. 13-12101

Chapter: 13

Hearing Date:

Judge: JOHN K SHERWOOD

ORDER APPROVING POST-PETITION LOAN MODIFICATION

The relief set forth on the following pages numbered two (2) through three (3) is hereby **ORDERED**.

DATED: August 2, 2017

Honorable John K. Sherwood United States Bankruptcy Court Case 13-12101-JKS Doc 120 Filed 08/04/17 Entered 08/05/17 00:40:29 Desc Imaged Certificate of Notice Page 2 of 4

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Debtor: Domenico Lomuscio

Case No.: 13-12101

Caption: Order Approving Post-Petition Loan Modification

THIS MATTER, being opened before the Court by Scott D. Sherman, Esq., attorney for the Debtor, Domenico Lomuscio, and this Court having considered argument of counsel and good cause appearing, and there being no opposition.

IT IS HEREBY, ORDERED, that the debtor is hereby authorized to enter into a loan modification agreement on the first mortgage held by Caliber Home Loans on real property located at 199A-9 North Beverwyck Road, Parsippany, NJ 07034 and it is further,

ORDERED, that any substantial changes to the loan modification as proposed prior to execution of same shall require further Order of this Court; and it is further,

ORDERED, In the event a loan modification is completed and the pre-petition arrears are capitalized into the loan, Secured Creditor shall amend the arrearage portion of its Proof of Claim to zero or withdraw the claim within thirty (30) days of completion of the loan modification and it is further

ORDERED, The Chapter 13 Trustee shall suspend disbursements to secured creditor pending completion of loan modification and all money that would otherwise be paid to secured creditor, be held until the arrearage portion of the claim is amended to zero or the claim is withdrawn, or the Trustee is notified by the secured creditor that the modification was not consummated and it is further.

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Debtor: Domenico Lomuscio

Case No.: 13-12101

Caption: Order Approving Post-Petition Loan Modification

ORDERED, In the event the modification is not consummated, the secured creditor shall notify the Trustee and debtor's attorney of same. Any money that was held by the Trustee pending completion of the modification shall then be paid to secured creditor. and it is further

ORDERED, In the event the Proof of Claim is amended to zero or withdrawn, the Trustee may disburse the funds being held pursuant to this order to other creditors in accordance with the provisions of the confirmed plan and it is further

ORDERED, with respect to any post-petition orders, claims for post-petition mortgage arrears, and orders for creditor's attorney's fees which are being capitalized into the loan, secured creditor will amend any and all post-petition orders or claims within 30 days after completion of the loan modification and it is further;

ORDERED, that Debtors shall file a Modified Plan and Budget within 30 days from the entry of this Order, and it is further;

ORDERED, that the 14 day period under Fed. R. Bankr. P. 6004 is hereby waived.

Case 13-12101-JKS Doc 120 Filed 08/04/17 Entered 08/05/17 00:40:29 Desc

In re:
Domenico Lomuscio
Debtor

Case No. 13-12101-JKS Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 1 Date Rcvd: Aug 02, 2017

Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 04, 2017.

db ++++DOMENICO LOMUSCIO, 199A N BEVERWYCK RD APT A9, LAKE HIAWATHA NJ 07034-1400 (address filed with court: Domenico Lomuscio, 199A N. Beverwyck Road, Apt #9, Lake Hiawatha, NJ 07034)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 04, 2017 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 2, 2017 at the address(es) listed below:

system on August 2, 2017 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor Caliber Home Loans, Inc. nj.bkecf@fedphe.com

Brian C. Nicholas on behalf of Creditor Caliber Home Loans, Inc. bnicholas@kmllawgroup.com,

bkgroup@kmllawgroup.com

Eric P. Kelner on behalf of Creditor Manor I Condominium Association, Inc c/o Gervin Realty, Inc. ekelner@hillwallack.com, fmansmann@hillwallack.com;OOtarsi@HillWallack.com
Jennifer R. Gorchow on behalf of Creditor Caliber Home Loans, Inc. nj.bkecf@fedphe.com
Joel A. Ackerman on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
jackerman@zuckergoldberg.com

Joel A. Ackerman on behalf of Creditor JPMorgan Chase Bank, National Association jackerman@zuckergoldberg.com

Joel A. Ackerman on behalf of Creditor Vericrest Financial, Inc jackerman@zuckergoldberg.com John R. Morton, Jr. on behalf of Creditor American Honda Finance Corporation

ecfmail@mortoncraig.com, mortoncraigecf@gmail.com;mhazlett@mortoncraig.com Marie-Ann Greenberg magecf@magtrustee.com

Scott D. Sherman on behalf of Debtor Domenico Lomuscio ssherman@minionsherman.com
TOTAL: 10